SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Eastimates

Area Name : ZCTA5 21286

Subject	Zip Code Tabulation Area : 21286			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	17,110	+/- 852	100.0%	+/- (X)
In labor force	10,435	+/- 579	61%	+/- 2.6
Civilian labor force	10,419	+/- 582	60.9%	+/- 2.6
Employed	9,871	+/- 576	57.7%	+/- 2.8
Unemployed	548	+/- 159	3.2%	+/- 0.9
Armed Forces	16	+/- 19	0.1%	+/- 0.1
Not in labor force	6,675	+/- 622	39%	+/- 2.6
Civilian labor force	10,419	+/- 582	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	5.3%	+/- 1.5
Females 16 years and over	9,242	+/- 582	(X)	+/- (X)
In labor force	5,311	+/- 369	57.5%	+/- 3.1
Civilian labor force	5,311	+/- 369	57.5%	+/- 3.1
Employed	5,037	+/- 356	54.5%	+/- 3.2
Own children under 6 years	1,133	+/- 227	(X)	+/- (X)
All parents in family in labor force	652	+/- 141	57.5%	+/- 11.6
Own children 6 to 17 years	2,001	+/- 239	(X)	+/- (X)
All parents in family in labor force	1,617	+/- 269	80.8%	+/- 8.4
COMMUTING TO WORK				
Workers 16 years and over	9,782	+/- 582	100.0%	+/- (X)
Car, truck, or van -- drove alone	7,551	+/- 494	77.2%	+/- 3.9
Car, truck, or van -- carpooled	725	+/- 215	7.4%	+/- 2.1
Public transportation (excluding taxicab)	282	+/- 131	2.9%	+/- 1.3
Walked	515	+/- 312	5.3%	+/- 3.1
Other means	244	+/- 160	2.5%	+/- 1.6
Worked at home	465	+/- 151	4.8%	+/- 1.5
Mean travel time to work (minutes)	27.0	+/- 2	(X)%	+/- (X)
OCCUPATION				
Civilian employed population 16 years and over	9,871	+/- 576	100.0%	+/- (X)
Management, business, science, and arts occupations	5,309	+/- 412	53.8%	+/- 4
Service occupations	1,457	+/- 367	14.8%	+/- 3.4
Sales and office occupations	2,432	+/- 325	24.6%	+/- 3
Natural resources, construction, and maintenance occupations	352	+/- 146	3.6%	+/- 1.4
Production, transportation, and material moving occupations	321	+/- 109	3.3%	+/- 1.1
INDUSTRY				
Civilian employed population 16 years and over	9,871	+/- 576	100.0%	+/- (X)
Agriculture, forestry, fishing and hunting, and mining	10	+/- 13	0.1%	+/- 0.1
Construction	283	+/- 109	2.9%	+/- 1.1
Manufacturing	262	+/- 87	2.7%	+/- 0.9
Wholesale trade	228	+/- 78	2.3%	+/- 0.8
Retail trade	809	+/- 182	8.2%	+/- 1.8
Transportation and warehousing, and utilities	262	+/- 97	2.7%	+/- 1
Information	275	+/- 110	2.8%	+/- 1.1
Finance and insurance, and real estate and rental and leasing	751	+/- 179	7.6%	+/- 1.9
Professional, scientific, and management, and administrative and waste	1,420	+/- 238	14.4%	+/- 2.4
Educational services, and health care and social assistance	3,532	+/- 430	35.8%	+/- 3.8
Arts, entertainment, and recreation, and accommodation and food services	865	+/- 309	8.8%	+/- 2.9
Other services, except public administration	439	+/- 146	4.4%	+/- 1.4
Public administration	735	+/- 183	7.4%	+/- 1.8

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	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
CLASS OF WORKER				
Civilian employed population 16 years and over	9,871	+/- 576	100.0%	+/- (X)
Private wage and salary workers	7,376	+/- 609	74.7%	+/- 3.6
Government workers	1,851	+/- 303	18.8%	+/- 3
Self-employed in own not incorporated business workers	644	+/- 184	6.5%	+/- 1.9
Unpaid family workers	0	+/- 19	0%	+/- 0.4
INCOME AND BENEFITS (IN 2012 INFLATION-ADJUSTED DOLLARS)				
Total households	8,067	+/- 211	100.0%	+/- (X)
Less than $10,000	532	+/- 129	6.6%	+/- 1.6
$10,000 to $14,999	451	+/- 118	5.6%	+/- 1.5
$15,000 to $24,999	578	+/- 145	7.2%	+/- 1.8
$25,000 to $34,999	623	+/- 149	7.7%	+/- 1.8
$35,000 to $49,999	725	+/- 133	9%	+/- 1.6
$50,000 to $74,999	1,429	+/- 223	17.7%	+/- 2.7
$75,000 to $99,999	1,000	+/- 188	12.4%	+/- 2.3
$100,000 to $149,999	1,426	+/- 191	17.7%	+/- 2.3
$150,000 to $199,999	686	+/- 158	8.5%	+/- 2
$200,000 or more	617	+/- 168	7.6%	+/- 2.1
Median household income (dollars)	$68,682	+/- 6116	(X)%	+/- (X)
Mean household income (dollars)	$94,527	+/- 9454	(X)%	+/- (X)
With earnings	5,863	+/- 270	72.7%	+/- 2.4
Mean earnings (dollars)	$101,543	+/- 9784	(X)%	+/- (X)
With Social Security	2,947	+/- 215	36.5%	+/- 2.6
Mean Social Security income (dollars)	$19,839	+/- 1187	(X)%	+/- (X)
With retirement income	1,676	+/- 191	20.8%	+/- 2.4
Mean retirement income (dollars)	$25,934	+/- 2900	(X)%	+/- (X)
With Supplemental Security Income	303	+/- 108	3.8%	+/- 1.3
Mean Supplemental Security Income (dollars)	$7,677	+/- 1167	(X)%	+/- (X)
With cash public assistance income	92	+/- 76	1.1%	+/- 0.9
Mean cash public assistance income (dollars)	$2,729	+/- 2061	(X)%	+/- (X)
With Food Stamp/SNAP benefits in the past 12 months	399	+/- 115	4.9%	+/- 1.4
Families	4,721	+/- 251	100.0%	+/- (X)
Less than $10,000	83	+/- 79	1.8%	+/- 1.7
$10,000 to $14,999	138	+/- 83	2.9%	+/- 1.8
$15,000 to $24,999	149	+/- 80	3.2%	+/- 1.7
$25,000 to $34,999	107	+/- 50	2.3%	+/- 1.1
$35,000 to $49,999	397	+/- 121	8.4%	+/- 2.6
$50,000 to $74,999	896	+/- 183	19%	+/- 3.5
$75,000 to $99,999	615	+/- 126	13%	+/- 2.7
$100,000 to $149,999	1,162	+/- 178	24.6%	+/- 3.7
$150,000 to $199,999	619	+/- 153	13.1%	+/- 3.1
$200,000 or more	555	+/- 146	11.8%	+/- 3
Median family income (dollars)	$98,886	+/- 6342	(X)%	+/- (X)
Mean family income (dollars)	$120,525	+/- 8296	(X)%	+/- (X)
Per capita income (dollars)	$39,216	+/- 3791	(X)%	+/- (X)
Nonfamily households	3,346	+/- 242	(X)	+/- (X)
Median nonfamily income (dollars)	$34,034	+/- 5335	(X)%	+/- (X)
Mean nonfamily income (dollars)	$47,508	+/- 4621	(X)%	+/- (X)
Median earnings for workers (dollars)	$39,138	+/- 7619	(X)%	+/- (X)
Median earnings for male full-time, year-round workers (dollars)	$70,280	+/- 6704	(X)%	+/- (X)
Median earnings for female full-time, year-round workers (dollars)	$60,144	+/- 4684	(X)%	+/- (X)

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HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	19,628	+/- 903	19628%	+/- (X)
With health insurance coverage	18,315	+/- 823	93.3%	+/- 2.1
With private health insurance	16,871	+/- 842	86%	+/- 2.5
With public coverage	4,852	+/- 428	24.7%	+/- 2.2
No health insurance coverage	1,313	+/- 440	6.7%	+/- 2.1
Civilian noninstitutionalized population under 18 years	3,218	+/- 245	3218%	+/- (X)
No health insurance coverage	32	+/- 33	1%	+/- 1
Civilian noninstitutionalized population 18 to 64 years	12,685	+/- 811	12685%	+/- (X)
In labor force:	9,534	+/- 551	9534%	+/- (X)
Employed:	9,056	+/- 545	9056%	+/- (X)
With health insurance coverage	8,232	+/- 508	90.9%	+/- 3.6
With private health insurance	8,077	+/- 511	89.2%	+/- 3.6
With public coverage	373	+/- 161	4.1%	+/- 1.8
No health insurance coverage	824	+/- 343	9.1%	+/- 3.6
Unemployed:	478	+/- 147	478%	+/- (X)
With health insurance coverage	353	+/- 109	73.8%	+/- 15
With private health insurance	258	+/- 94	54%	+/- 16.5
With public coverage	119	+/- 64	24.9%	+/- 11.6
No health insurance coverage	125	+/- 90	26.2%	+/- 15
Not in labor force:	3,151	+/- 575	3151%	+/- (X)
With health insurance coverage	2,855	+/- 534	90.6%	+/- 5.7
With private health insurance	2,532	+/- 506	80.4%	+/- 6.8
With public coverage	498	+/- 172	15.8%	+/- 5.1
No health insurance coverage	296	+/- 190	9.4%	+/- 5.7
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	5.3%	+/- 2.8
With related children under 18 years	(X)	+/- (X)	7.3%	+/- 4.8
With related children under 5 years only	(X)	+/- (X)	12.7%	+/- 11.6
Married couple families	(X)	+/- (X)	2.8%	+/- 2
With related children under 18 years	(X)	+/- (X)	4.3%	+/- 4.2
With related children under 5 years only	(X)	+/- (X)	0%	+/- 7
Families with female householder, no husband present	(X)	+/- (X)	12.9%	+/- 12.6
With related children under 18 years	(X)	+/- (X)	35.1%	+/- 28.3
With related children under 5 years only	(X)	+/- (X)	100%	+/- 36.4
All people	(X)	+/- (X)	10.5%	+/- 2.7
Under 18 years	(X)	+/- (X)	6.4%	+/- 4.7
Related children under 18 years	(X)	+/- (X)	6.4%	+/- 4.7
Related children under 5 years	(X)	+/- (X)	9.4%	+/- 7.8
Related children 5 to 17 years	(X)	+/- (X)	5.1%	+/- 5.6
18 years and over	(X)	+/- (X)	11.3%	+/- 2.8
18 to 64 years	(X)	+/- (X)	12.5%	+/- 3.6
65 years and over	(X)	+/- (X)	7.9%	+/- 2.3
People in families	(X)	+/- (X)	5.5%	+/- 3.1
Unrelated individuals 15 years and over	(X)	+/- (X)	25.9%	+/- 6.2

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

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Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at http://www.census.gov/people/io/methodology/.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at http://www.census.gov/people/io/methodology/.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '**' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '***' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.